Case:21-03676-ESL13 Doc#:5 Filed:12/16/21 Entered:12/16/21 00:00:10 Desc: Ch 13 First Mtg Page 1 of 2

Information to	identify the case:		
Debtor 1	ALBERTO JAVIER MENDOZA GUZMAN	Social Security number or ITIN xxx-xx-3076	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN	
United States Ban	nkruptcy Court District of Puerto Rico	Date case filed for chapter 13 12/15/21	
Case number: 2	21-03676 -ESL 13		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: ALBERTO JAVIER MENDOZA GUZMAN	About Debtor 2:
2.	All other names used in the last 8 years	aka ALBERTO J MENDOZA GUZMAN, aka ALBERTO MENDOZA	
3.	Address	303 SECTOR VISTA ALEGRE CIDRA, PR 00739	
4.	Debtor's attorney Name and address	ROBERTO FIGUEROA CARRASQUILLO PO BOX 186 CAGUAS, PR 00726-0186	Contact phone 787 744–7699 Email <u>rfc@rfigueroalaw.com</u>
5.	Bankruptcy trustee Name and address	JOSE RAMON CARRION MORALES PO BOX 9023884 SAN JUAN, PR 00902–3884	Contact phone 787 977–3535 Email newecfmail@ch13-pr.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Jose V Toledo Fed Bldg & US Courthouse 300 Recinto Sur Street, Room 109 San Juan, PR 00901	Hours open <u>8:00 AM – 4:00 PM</u> Contact phone (787) 977–6000 Date: 12/16/21

For more information, see page 2

Debtor ALBERTO JAVIER MENDOZA GUZMAN

Case number 21-03676

7. Meeting of creditors			
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	January 19, 2022 at 09:20 AM	Location: Meeting will be by Telephone:, Please Dial: 877-905-4781, Access Code: 7308596	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	077-303-4701, Access Code: 7300330	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/21/22	
required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 2/23/22	
	Deadline for governmental units to file a proof claim:	of Filing deadline: 6/13/22	
9. Filing of plan	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might raproof of claim even if your claim is listed in the schedules to Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptce. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial. Claims can be filed electronically through the court's wewww.prb.uscourts.gov/electronicproofclaimform/ It is recommended that secured claims are filed prior to the filing by paper, see the Explanations page for informate the law permits debtors to keep certain property as exempt. The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. The debtor has filed a plan. The hearing on confirmation will 29/22 at 10:30 AM, Location: Microsoft Teams Video &, A	not be paid on your claim. To be paid, you must file that the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain. ay surrender important nonmonetary rights, ebsite at: the date of the creditors meeting. tion on obtaining a proof of claim form. Filing deadline: 30 days after the conclusion of the meeting of creditors be held on:	
	2/9/22 at 10:30 AM , Location: Microsoft Teams Video &, A An objection to confirmation of the chapter 13 plan shall be fi confirmation.		
	The confirmation hearing may be continued by announcement and time without further written notice.	nt at the confirmation hearing of the continued date	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		